IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3696 Examiner: Daniel S. Felten

In Re: Srihari Kumar et al.

Case: P3966 Serial No.: 09/854,222 Filed: 05/10/2001

Subject: Interactive Funds Transfer Interface

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

Dear Sir:

Response G